

Come In

Small Business Employment Practices Liability

STARR
INSURANCE COMPANIES

Starr Insurance Companies' Small Business team provides a suite of commercial multi-line products specifically tailored to the needs of small to mid-sized businesses. We are pleased to offer Employment Practices Liability Insurance (EPLI) as an optional coverage on Starr's Business Owners Policy.

The number of employee lawsuits for alleged abusive practices has skyrocketed in recent years, and a small company can potentially suffer a fatal financial blow from costly litigation fees. Most common lawsuits include retaliation action, wrongful termination, sexual harassment and other forms of discrimination. With increasing amounts of litigation cases EPLI is imperative for any employer.

Target Risks

- Professional Offices
- Medical Offices
- Retail Stores
- Artisan Contractors (except NY)

Coverages Available

- Insures a company and its managers, supervisors and employees
- Covers an insured's liability for damages resulting from a wrongful act
- Provides legal defense for the insured
- Defines wrongful act as employment-related offense, such as:
 - Wrongful Refusal to Hire
 - Failure to Promote
 - Wrongful Termination
 - Wrongful Denial of Training
 - Negligent Hiring
 - Retailiatory Actions
 - Coercion of an Employee to Perform an Unlawful Act
 - Harassment
 - Libel
 - Slander
 - Invasion of Privacy
 - Defamation or Humiliation
 - Verbal, Physical, Mental or Emotional Abuse

Limits

- Up to \$50,000 in Florida, Michigan, New Jersey & Texas
- Up to \$100,000 in all other states

Deductibles

- \$500, \$1,000, \$2,500, \$5,000, \$10,000, \$25,000

Eligibility

- EPLI Coverage is NOT available in AK, CT, CA, NY, SD, or VT
- Maximum number of employees is 50
- EPLI Coverage is NOT available for Contractor Risks

Reach out to Starr or visit starrcompanies.com/insurance/smallbusinessoverview

Contact our Small Business Team at smallbusiness@starrcompanies.com

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